



Finance and Administrative Services Department

**HUMAN RESOURCES DIVISION / Employee Benefit Services Section**

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July 13, 2018

TO: Jacqueline Chapman, Purchasing Agent Senior  
Purchasing Division

FROM: Lisa Morrison, Employee Benefits Manager/Project Manager *LCM*  
Human Resources Division

RE: RFP No. GEN2116450P1 GROUP DENTAL DHMO INSURANCE

During my in-depth review of the supplemental information included in the vendors proposals for RFP No. GEN2116450P1 Group Dental DHMO insurance I found some conflicting information between the response to the Project Specific Vendor Questionnaire and information imbedded in the vendor proposals.

Question 1 of the Project Specific Vendor Questionnaire asked if proposer agrees to provide all services as outlined in the Scope of Services. The Scope of Services detailed our covered groups (active, retiree and COBRA members), our benefit-eligible employees (PT-20 and Full-time employees), dependent coverage to age 30, and no minimum participation requirements. All proposers responded "Yes" in the Questionnaire with no deviations. However, in reviewing the material submitted in their proposals, the following conflicts were found:

**Aetna**

In their Financial Assumptions attachment Aetna indicated:

- Retirees are not eligible for coverage.
- Full-time employees must work a minimum of 25 hours per week (this would eliminate benefit eligible PT-20 employees).
- Dependent coverage would only be to age 26 (this would eliminate coverage for Over Age Dependents between the age of 26 – 30).
- Minimum participation requirement of 30% of eligible employees
- Rates guaranteed for 24 months with an 8% rate cap for the third year (guaranteed rates for three years were requested).
- Rates assumed they would be sole dental provider (an additional condition not contained in the Scope of Services).
- No true annual open enrollment permitted except at initial enrollment for the first year of the plan. Employees or Dependents who initially decline coverage, but who elect in subsequent open enrollment would be subject to late entrant limitations (an additional condition not contained in the Scope of Services).

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- Aetna indicated no exceptions to the terms and conditions of the County Agreement as referenced in the solicitation on the Agreement Exception Form; however, they included a document in their response with deviations.

### **Cigna**

- Rates guaranteed for 12 months with a 5% rate cap for the second and third years (guaranteed rates for three years were requested).
- Cigna took exception to a significant portion of the County's standard terms and conditions.

### **Delta Dental**

- Dependent coverage would only be to age 26 (this would eliminate coverage for Over Age Dependents between the age of 26 – 30).
- Rates are contingent upon enrollee having a choice between Delta Dental fee for service and DeltaCare USA prepaid plan (an additional condition not contained in the Scope of Services).

### **Humana Dental**

No inconsistencies identified.

### **MetLife/SafeGuard**

- Minimum participation requirement of 25% of eligible employees.
- Did not provide any financial assumptions.
- Did not provide a dental plan design or document for the plan they are proposing.

### **Solstice**

- Dependent coverage would only be to age 26 (this would eliminate coverage for Over Age Dependents between the age of 26 – 30).
- Minimum participation requirement of 30% of eligible employees Rates guaranteed for 24 months (an additional condition not contained in the Scope of Services).
- Rates assume full takeover for all dental lines of coverage (an additional condition not contained in the Scope of Services).

### **UnitedHealthcare**

No inconsistencies identified.

None of this information was known or disclosed to the Evaluation Committee prior to their determination of responsiveness and responsibility. Please advise what actions if any are necessary.

Should you have any questions or need additional information, please do not hesitate to contact me at 954-357-6720.

c: Brenda Billingsley, Director, Purchasing Director  
Glenn Marcos, Assistant Director, Purchasing Director  
David Kahn, Director, Human Resources Division  
Kevin Kelleher, Deputy CFO, Finance and Administrative Services Department  
Fernando Amuchastegui, Assistant County Attorney  
Jeff Siniawsky, Assistant County Attorney